

An Interdisciplinary Model for Financial and Economic Translation: Semantic Optimization, Pragmatic Equivalence, And Discursive Adaptation in English–Uzbek Discourse

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ABSTRACT

In the context of globalization, digital trade, and expanding international financial relations, the translation of financial and economic texts has become increasingly important. Accordingly, the purpose of this study is to investigate the linguistic, functional, and communicative features of translating financial and economic texts from English into Uzbek within the framework of contemporary translation studies. In particular, the study focuses on the challenges created by specialized terminology, genre variation, stylistic conventions, and intercultural adaptation in multilingual financial discourse.

To achieve this aim, several objectives were formulated. First, the study seeks to identify the principal genres of financial and economic texts and determine their communicative functions. Second, it examines recurrent translation difficulties arising from terminological ambiguity, structural asymmetry, and pragmatic differences. Third, it evaluates the applicability of genre analysis, functional equivalence, and Skopos theory to specialized economic translation. Thus, the research combines theoretical inquiry with practical translational concerns.

Methodologically, the study employs a qualitative-descriptive design supported by comparative translation analysis. Authentic English financial and economic materials, including reports, contracts, banking documents, investment presentations, tax materials, and analytical articles, were compared with their Uzbek translated equivalents. Subsequently, the collected data were analyzed through semantic optimization, functional-semantic analysis, pragmatic equivalence, and discursive adaptation. As a result, both linguistic and extra-linguistic factors influencing translation quality were systematically identified.

The findings reveal that financial and economic translation cannot be reduced to direct lexical substitution. Rather, successful translation requires genre-sensitive strategies, terminological consistency, audience orientation, and adaptation to the communicative norms of the target culture. Moreover, metaphorical terminology, numerical expressions, institutional references, and formal register were found to be among the most frequent challenges. At the same time, functional translation strategies proved effective in preserving meaning while improving clarity, naturalness, and professional acceptability.

In conclusion, the translation of financial and economic texts should be approached as an interdisciplinary professional activity combining linguistic competence with economic expertise. Therefore, the implementation of standardized terminology resources, continuous translator training, and audience-oriented strategies can significantly improve translation accuracy and communicative effectiveness. Overall, the study contributes to the theoretical and practical development of specialized translation in modern global economic communication.

Keywords: Financial translation, economic discourse, genre analysis, functional equivalence, Skopos theory, terminological standardization, pragmatic adaptation, intercultural communication, specialized translation, translation strategies.

INTRODUCTION

The rapid expansion of globalization, international trade, and cross-border financial cooperation has significantly increased the demand for accurate translation of financial and economic texts. In contemporary multilingual communication, financial discourse functions not only as a means of information exchange but also as an instrument of decision-making, regulatory compliance, market interaction, and institutional transparency (Bhatia, 2004; Munday, 2016). Errors in translation may therefore result in legal ambiguity, reputational damage, economic misunderstanding, or financial loss. For this reason, the translation of financial and economic texts has become an important field of applied linguistic and translation studies research (Byrne, 2012).

Financial and economic translation has gained particular relevance in the twenty-first century due to the digitalization of markets, the internationalization of banking systems, and the rapid circulation of multilingual financial information. Corporate reports, stock market analyses, insurance policies, investment portfolios, and fintech platforms are increasingly accessed by users from different linguistic backgrounds. As a result, translation in this sphere has become not merely a linguistic activity but a strategic instrument that facilitates international cooperation, investor confidence, and economic transparency. Inaccurate translation may negatively affect contractual obligations, institutional reputation, and cross-border business relations (Biel, 2014).

Another important feature of financial and economic discourse is its high degree of terminological specialization. Unlike general language, professional financial communication relies on concepts that are system-bound and often linked to specific legal, accounting, or regulatory frameworks. Terms such as equity, leverage, liquidity, depreciation, derivatives, and fiscal stimulus cannot always be transferred through direct lexical substitution. Their accurate translation requires conceptual understanding, contextual interpretation, and familiarity with national economic systems. Therefore, terminological competence is a central component of translator expertise in this field (Cabr , 1999; Biel, 2014).

In addition to terminology, textual style and rhetorical structure significantly influence translation quality. Financial reports are generally characterized by precision, neutrality, and formal register, whereas promotional investment materials frequently employ persuasive rhetoric and confidence-building discourse. Economic

journalism may combine technical vocabulary with explanatory simplification for broader audiences. Consequently, translators must identify not only what is being said, but also how and why it is being communicated. This confirms the importance of genre-sensitive approaches in professional translation practice (Bhatia, 2004).

Modern financial communication also demonstrates a growing intercultural dimension. Global institutions often address audiences whose economic knowledge, legal traditions, and communicative expectations differ substantially. For example, methods of presenting profit growth, taxation systems, pension models, or credit conditions may vary across countries and regions. Accordingly, translators are required to mediate between distinct institutional cultures while preserving the reliability and authority of the source text. In such cases, cultural adaptation becomes an essential complement to linguistic equivalence (House, 2015; Katan, 2016).

Despite increasing scholarly interest in specialized translation, the translation of financial and economic texts remains comparatively underexplored in relation to literary, legal, and technical translation domains. Existing studies often examine terminology or equivalence separately, while insufficient attention has been given to the combined interaction of genre conventions, pragmatic effect, discourse structure, and audience reception. This gap indicates the need for an integrated analytical model capable of explaining how multiple linguistic and extra-linguistic factors shape translation effectiveness in financial-economic discourse (Munday, 2016; Biel & Engberg, 2020).

The translation of financial and economic texts constitutes a complex task that is accomplished through the integration of linguistic, economic, and communicative dimensions. This process requires an interdisciplinary approach situated within the broader frameworks of linguistics, economics, law, cultural studies, and communication theory. Since financial discourse frequently combines technical terminology, institutional conventions, persuasive rhetoric, and legal precision, translators must possess both language competence and subject-specific expertise (Newmark, 1988; Byrne, 2012).

Genre analysis occupies a significant place in the translation of financial and economic texts, as each text type differs in its stylistic and communicative features, as well as in its adaptation to the needs of the target audience.

For instance, financial statements, audit reports, and accounting documents require a formal, precise, and unambiguous style, whereas marketing materials, investment proposals, and promotional texts should be dynamic, persuasive, and audience-oriented. From this perspective, each genre must be translated according to its own communicative purpose and functional strategies (Bhatia, 1993; Nord, 1997).

The translation of financial and economic texts is further complicated by linguistic, semantic, and pragmatic divergences, which generate a range of major challenges. Terminological non-equivalence, syntactic variation, culture-bound institutional references, and differences in discourse conventions may reduce clarity and distort the intended message. Therefore, the translation process should be implemented through a comprehensive model integrating linguistic, economic, legal, and communicative dimensions. Such a model includes semantic optimization, functional-semantic analysis, pragmatic equivalence, and discursive adaptation (Hatim & Mason, 1997; Baker, 2018).

Semantic optimization refers to the analysis and reformulation of economic terminology in accordance with the cultural and professional context of the target audience, ensuring clarity, precision, and coherence of the translated text. Functional-semantic analysis involves the examination of textual structure, terminological units, and discourse strategies in order to preserve informational accuracy. Pragmatic equivalence takes into account the communicative purpose of the text, its intended effect, and its relevance to the target readership. Discursive adaptation concerns the preservation of contextual relevance and communicative effectiveness of financial texts within global economic interaction (Cabré, 1999; House, 2015).

Previous studies have emphasized various aspects of specialized translation. Newmark highlighted the necessity of terminological precision in professional discourse, while Vermeer's Skopos theory demonstrated the importance of translation purpose in strategy selection (Newmark, 1988; Vermeer, 1989). Bhatia's genre theory further explains how professional texts are shaped by communicative conventions and institutional expectations (Bhatia, 2004). However, insufficient attention has been paid to the integrated interaction of semantic precision, genre conventions, and pragmatic adaptation in the translation of financial-economic texts.

Therefore, the present study aims to investigate the translation of financial and economic texts through an interdisciplinary framework combining functionalism, genre analysis, terminology studies, and discourse pragmatics. The study seeks to identify the major linguistic and communicative challenges of this domain and to propose effective strategies for improving translation quality and communicative efficiency in multilingual financial contexts.

METHODS

This study employed a qualitative-descriptive research design combined with comparative translation analysis in order to investigate the linguistic, functional, and pragmatic characteristics of financial and economic text translation. The research focused on English source texts and their Uzbek target-language equivalents drawn from authentic professional discourse. The selected corpus included annual reports, audit statements, banking service documents, investment presentations, tax materials, marketing texts, analytical articles, and contractual documents representing different genres of financial and economic communication. Texts were purposively sampled according to genre diversity, terminological density, communicative relevance, and frequency of real-world use.

The analytical framework of the study was based on interdisciplinary principles derived from functionalist translation theory, genre analysis, terminology studies, and discourse pragmatics. Particular attention was given to the theories of Reiss, Vermeer, Nord, Newmark, Bhatia, and Hatim and Mason, whose models emphasize text function, audience orientation, communicative purpose, genre conventions, and equivalence strategies. On this basis, the study evaluated how financial and economic texts preserve meaning and function across languages while adapting to the expectations of the target readership.

Data analysis was conducted through four major criteria: semantic optimization, functional-semantic analysis, pragmatic equivalence, and discursive adaptation. Semantic optimization examined the accuracy and appropriateness of specialized terminology in translation. Functional-semantic analysis focused on textual structure, genre conventions, register, and stylistic consistency. Pragmatic equivalence assessed whether the translated version retained the intended persuasive, informative, or regulatory effect of the source text. Discursive adaptation

investigated the extent to which translations were culturally intelligible, logically coherent, and professionally acceptable within Uzbek financial-economic discourse.

The procedure consisted of identifying representative source-text examples, comparing them with translated equivalents, classifying recurring translation problems, and interpreting the findings according to the proposed analytical model. Cases involving metaphorical terminology, numerical data transfer, syntactic restructuring, genre transformation, and audience adaptation were analyzed in detail. The results were then systematized to determine the most frequent challenges and the most effective translation strategies for ensuring clarity, precision, and communicative adequacy in multilingual financial and economic contexts.

RESULTS AND DISCUSSION

As noted above, the integration of these principles in the translation of financial and economic texts ensures clarity, precision, and communicative appropriateness in the target language. Consider the following example: “The market witnessed a significant bull run due to improved investor confidence”.

A literal translation into Uzbek would be: “Bozor yaxshilangan investor ishonchi tufayli muhim buqa yugurishini boshdan kechirdi”. Such a rendering is problematic because the expression bull run is a terminological metaphor in English financial discourse referring to a sustained rise in stock prices or a strong upward market trend. Translating it directly as “buqa yugurishi” produces semantic ambiguity and cultural inappropriateness, as the metaphor does not function naturally within the target-language financial context.

A more appropriate adapted translation would be: “Investorlar ishonchining ortishi tufayli bozorda sezilarli o‘shish kuzatildi”. This version replaces the metaphor with a functional equivalent that accurately conveys the intended meaning of market growth in a culturally intelligible form. Instead of reproducing the source-language image mechanically, it prioritizes conceptual transfer and communicative effectiveness.

This example demonstrates that the application of semantic optimization, pragmatic equivalence, and discursive adaptation enables the translator to preserve semantic

fidelity while ensuring clarity, cultural relevance, and professional acceptability in the target text.

As noted above, the accurate and effective translation of financial and economic texts relies on genre analysis, functional equivalence, and Skopos theory as key methodological foundations. This process requires not only structural linguistic transfer but also cultural and communicative adaptation:

1. Genre analysis and functional equivalence. Genre analysis plays a central role in identifying the communicative function of a text and selecting an appropriate translation strategy. Each type of financial and economic text serves a specific communicative purpose, and neglecting genre conventions may lead to misinterpretation by the target audience. For example, the sentence “Net profit increased by 15% compared to the previous year” may be translated as “Sof foyda o‘tgan yilga nisbatan 15% ga oshdi”. In this case, terminological precision and formal style are preserved. However, depending on the communicative purpose, alternative renderings may be more appropriate. In a business strategy context, the statement “The company experienced a 15% growth in net profit, reflecting improved financial performance” may be translated as “Kompaniyaning sof foydasi 15% ga o‘sdı, bu esa uning moliyaviy holati yaxshilanganini ko‘rsatadi”. This demonstrates that translators must adapt linguistic structure and style in accordance with the principle of functional equivalence.

2. Skopos theory and cultural adaptation. According to Skopos theory, the success of translation depends on its suitability for the target audience and communicative context. Since many financial and economic texts are intended for international readerships, translation must take into account not only linguistic norms but also cultural expectations. Translators should consider common discourse conventions, audience preferences, and methods of presenting numerical data. For example, the sentence “Annual revenue exceeded \$10 million, reinforcing investor confidence” may be semantically accurate when translated literally, yet in some markets such information is more conventionally expressed through percentage growth. Thus, “Revenue grew by 12% year-over-year, strengthening the company’s market position” may be more acceptable in certain economic contexts. This indicates that effective translation requires not only fidelity to source meaning but also adaptation to communicative purpose.

Another example of cultural adaptation can be observed in terminology. The term fixed deposit may be translated literally, yet in Uzbek financial discourse the more natural equivalent is *muddatli omonat*. Likewise, the phrase low interest rate may be linguistically translated as *past foiz*, but for consumer-oriented communication a more culturally appropriate rendering would be *qulay foiz stavkasi*. Such adjustments improve clarity and audience acceptance.

Where no direct genre equivalent exists in the target culture, translators may need to recreate the communicative function of the source genre. For instance, although annual or quarterly earnings reports are common in Western business practice, some cultures may prefer alternative reporting formats. The phrase “Quarterly earnings summaries provide a snapshot of financial health” may therefore be adapted as “Moliyaviy holatning umumiy ko‘rinishi har chorak yakuni bo‘yicha taqdim etiladi”. This reflects the principle that translation should satisfy audience expectations while preserving the original communicative purpose.

3. Linguistic and stylistic features of financial-economic texts. Financial and economic texts are characterized by technical terminology, formal register, objectivity, and concise syntactic structures. They frequently employ passive constructions to emphasize process rather than agency. For example, “All financial statements must be audited by an independent body” may be translated as “Barcha moliyaviy hisobotlar mustaqil tashkilot tomonidan auditdan o‘tkazilishi shart”. Here, the passive structure enhances institutional formality and reduces subjectivity. However, for general audiences, an active construction may improve accessibility: “An independent body will audit all financial statements” → “Mustaqil tashkilot barcha moliyaviy hisobotlarni tekshiradi”. From the perspective of Skopos theory, such restructuring enhances communicative usability.

So, the translation of financial and economic texts requires the integration of linguistic precision, genre awareness, functional equivalence, and cultural adaptation. Effective translation in this field depends not merely on lexical correspondence, but on the ability to mediate specialized discourse across professional and intercultural contexts.

Functional translation strategies are essential in rendering financial and economic texts, as the functional type of a text largely determines its linguistic and stylistic

characteristics. According to functionalist translation theory, the selection of translation strategies should be guided by the communicative purpose of the source text. Financial and economic texts typically demonstrate informative, expressive, operative, and normative-official functions, each of which requires a distinct translational approach.

Informative texts primarily aim to deliver objective facts, numerical data, statistics, and analytical findings. They are generally written in a neutral register and are expected to provide clear and reliable information. For example, the sentence “The company’s total revenue reached \$1.2 billion in 2023, reflecting a 10% increase compared to the previous year, driven by higher export volumes and operational efficiency” may be translated into Uzbek while preserving factual precision and informational coherence. In such cases, terminological consistency and numerical accuracy are of primary importance.

Expressive texts seek to create a positive emotional response, strengthen corporate image, or enhance persuasive impact. They are common in advertising materials, public relations discourse, and introductory sections of annual reports. For instance, “Our company has maintained its leading position in the market” may be translated as “Kompaniyamiz bozordagi yetakchi mavqeyini saqlab qoldi”. Here, the evaluative tone and reputational emphasis should be maintained in translation.

Operative texts are intended to prompt specific action from the audience. These texts frequently appear in promotional campaigns, financial services marketing, or investment offers. For example, “Act now – secure your investment future with our expert-led financial planning!” requires a target version that preserves urgency, persuasion, and direct appeal. The translator must therefore prioritize pragmatic effect over literal correspondence.

Normative-official texts regulate institutional or legal relations and are characterized by precision, authority, and impersonal style. Such genres include contracts, regulatory notices, audit opinions, compliance reports, and official financial statements. For example, “All financial statements must be submitted to the regulatory authority no later than 31st March of the fiscal year” should be translated using formal terminology, clear obligation markers, and institutional register. In these texts, legal certainty and syntactic exactness are critical.

Correct genre identification is therefore one of the decisive factors affecting translation quality. If an equivalent genre exists in the target culture, translation should be carried out within that genre framework. This enhances familiarity and cognitive accessibility for the audience. For instance, “Net Income for the Fiscal Year ended December 31, 2023” can be rendered as “2023-yil 31-dekabrda yakunlangan moliyaviy yil uchun sof foyda”, where the term net income is appropriately translated by the culturally established equivalent sof foyda.

Where genre conventions differ across cultures, translators must recreate the stylistic and communicative properties of the source genre or identify a functional equivalent. For example, “As shown in the balance sheet, total liabilities amount to \$2,500,000” may be translated in a way that preserves technical style while conforming to Uzbek accounting discourse conventions.

Audience needs also play a significant role in translation decisions. A technically specialized term may need simplification for wider readerships. For instance, in the sentence “Bitcoin experienced a 25% drawdown from its all-time high, driven by a combination of profit-taking and regulatory uncertainty”, the term drawdown may be rendered more accessibly as pasayish rather than through a highly technical equivalent. Similarly, all-time high may be translated as eng yuqori cho‘qqi or rekord daraja depending on the communicative context. This demonstrates that translation effectiveness depends on both semantic accuracy and audience comprehension.

In some cases, genre transformation becomes necessary when no equivalent genre exists in the receiving culture. Under such conditions, translators should preserve the communicative purpose and core content while adapting form and presentation. For example, “Total liabilities are summarized in the table below” may be more naturally translated as “Umumiy majburiyatlar quyidagi jadvalda qisqacha ko‘rsatilgan”, where lexical modification improves stylistic naturalness without altering meaning.

Financial and economic texts are also shaped by three important semiotic dimensions: formal, interpersonal, and referential. The formal dimension concerns structural organization, institutional style, and logical sequencing, especially in contracts and reports. The interpersonal dimension relates to audience engagement and persuasive effect, common in investment or marketing texts. The referential dimension concerns factual reporting, statistics,

and objective evidence, as in inflation data or revenue analysis. Effective translation requires balancing all three dimensions according to genre and communicative purpose.

Generally, the genre-based classification of financial and economic texts, combined with functional translation strategies, provides a solid theoretical basis for improving translation quality and communicative adequacy. Since each genre involves distinct terminological, stylistic, and audience-related demands, translators must select strategies that align with textual purpose, cultural expectations, and professional standards.

Thus, the classification of financial and economic texts into distinct genres is not only theoretically justified but also practically significant for ensuring a precise and efficient translation process. Such categorization makes it possible to formulate translation strategies based on the functional characteristics and communicative purposes of each text type. Financial and economic discourse is highly heterogeneous; therefore, genre-sensitive translation enables greater terminological accuracy, stylistic appropriateness, and audience orientation.

Financial reports, for example, are primarily intended to present an organization’s financial position and operational results. Their translation requires a high degree of formality, precision, and consistency, with careful attention to technical terminology. The principal readership of such texts includes shareholders, management bodies, regulators, and investors. By contrast, advertising and marketing materials aim to promote financial products or services and therefore require creative adaptation, persuasive tone, emotional appeal, and cultural localization. Their main audience consists of clients, consumers, and promotional target groups.

Tax documents and compliance materials perform a legal-regulatory function and must therefore preserve formal legal style, exact terminology, and institutional clarity. Audit reports, on the other hand, are evaluative and verification-oriented texts designed to assess a company’s financial activities; consequently, their translation should emphasize reliability, objectivity, and professional register. Banking service documents are typically customer-oriented and demand concise, accessible, and unambiguous language, while investor presentations seek to attract investment through clear but persuasive discourse adapted to stakeholder expectations.

Analytical financial articles constitute another genre category. Their purpose is to interpret markets, assess corporate performance, or explain economic developments. Such texts require terminological precision combined with analytical coherence and evidence-based reasoning. Financial contracts represent a separate genre characterized by legal-financial obligations, rights, and liabilities. Here, translation must employ formal legal language, syntactic exactness, and interpretive clarity, since even minor ambiguities may generate contractual risk.

Although financial and economic texts are closely related, important distinctions remain between them. Financial texts are generally narrower in scope and focus on accounting operations, reporting systems, investment instruments, taxation, banking procedures, and corporate finance. Economic texts, by contrast, often address broader social, political, and cultural processes, including policy decisions, market trends, macroeconomic development, labor systems, and strategic planning. Recognizing this distinction allows translators to apply more specialized strategies appropriate to each discourse type.

Economic texts themselves may be divided into several major genres, including analytical articles, economic reports, policy documents, market research studies, macroeconomic commentaries, educational materials, and investment proposals. Each genre has its own communicative purpose, audience profile, and stylistic conventions. For example, policy documents require politically and legally appropriate wording, whereas educational materials must prioritize clarity and pedagogical accessibility. Market forecasts often demand flexible terminology and context-sensitive interpretation.

On the basis of this classification, several methodological principles can be proposed for the translation of financial and economic texts. First, terminological standardization is essential. The creation of unified national and international terminology databases would promote consistency and reduce lexical variation across translated texts. This is particularly important in technical reports, regulatory documentation, and financial statements.

Second, technical accuracy and statistical adaptation must be ensured. Translators should be trained to render graphs, numerical indicators, tables, percentages, and statistical data with complete precision. Since quantitative errors may distort decision-making processes, numerical fidelity is as

important as lexical fidelity in this field.

Third, cultural contextualization remains indispensable. Concepts such as social safety net or welfare system carry different institutional meanings across countries. Consequently, translators must interpret such terms in accordance with the socio-economic realities of the target culture rather than rely on literal substitution.

Fourth, audience adaptation and segmentation should guide strategy selection. Texts intended for investors may require technical and data-driven language, whereas texts for consumers should emphasize simplicity, readability, and persuasive accessibility. Likewise, materials designed for policymakers demand institutional and regulatory precision.

Fifth, dynamic terminology monitoring is increasingly necessary in modern markets. Rapid developments in fintech, cryptocurrency, digital banking, sustainable finance, and artificial intelligence continuously generate new lexical items. Translators therefore need access to updated terminological platforms and real-time professional resources.

Finally, professional competence development is a key requirement. High-quality translation in this field depends on translators possessing not only language skills but also substantial knowledge of finance, economics, accounting systems, and relevant legislation. Continuous training programs, workshops, and interdisciplinary education are therefore essential.

That is why, the proposed principles establish a coherent methodological foundation for the translation of financial and economic texts. They support textual precision, audience-oriented adaptation, and professional reliability, while also contributing to the long-term development of specialized translation practice in an increasingly globalized economic environment.

CONCLUSION

In conclusion, the translation of financial and economic texts represents a complex and specialized field that requires the integration of linguistic knowledge, subject-matter competence, and communicative awareness. The study has shown that successful translation in this domain depends not only on lexical equivalence, but also on the accurate transfer of terminology, genre conventions,

stylistic norms, and professional intent. Because such texts frequently influence business decisions, legal obligations, and institutional credibility, precision and clarity remain fundamental requirements.

The findings indicate that functional and genre-based approaches provide the most effective framework for translating financial and economic discourse. Different text types, including reports, contracts, banking documents, investment materials, and analytical articles, require different strategies according to their communicative purpose and target audience. In particular, semantic optimization, pragmatic equivalence, and cultural adaptation were identified as essential tools for overcoming terminological ambiguity, stylistic differences, and cross-cultural mismatches between source and target texts.

Overall, the study confirms that high-quality financial translation can only be achieved through an interdisciplinary methodology combining translation theory with economic expertise. The adoption of standardized terminology resources, continuous translator training, and audience-oriented translation practices will significantly improve communicative effectiveness in multilingual financial contexts. Therefore, the development of specialized translation research in this area remains an important academic and professional priority.

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